We claim:

1. An access system for a computer site, comprising

a certificate authentication component to verify a user's identity from a digital certificate supplied by the user,

a directory, coupled to the certificate authentication component, to store information representative of a plurality of users, said information including an access policy for each user, and

an access control system, coupled to the directory, to restrict access to the user based on the access policy associated with the user in the directory.

2. An access system as in claim 1, wherein the access policy includes information representative of a portion of the computer site to which the user is permitted access.

3. An access system as in claim 1, further comprising

a certificate authority component, coupled to the certificate authentication component, to issue digital certificates to the user.

4. An access system as in claim 1, further comprising

a log system, coupled to the certificate authentication component, to record the user's actions in the computer site.

5. An access system as in claim 1, further comprising

a transaction authentication system, coupled to the certificate authentication component, to provide verified records of transactions performed using the computer site.

6. An access system as in claim 5, wherein the transaction authentication system includes a digital signing module for validating transactions.

7. An access system as in claim 1, wherein the computer site is an extranet.

8. A method of regulating access to a computer site, comprising

receiving from a user a request to access a computer site or a portion thereof,

receiving information representative of the user's identity,

consulting a directory containing information representative of a plurality of users, said information including an access policy for each user, to determine whether the user is permitted to access the computer site or portion thereof, and

granting or denying access to the user according to the access policy for the user.

9. A method as in claim 8, wherein consulting a directory includes checking the access policy to determine a portion of the computer site to which the user is permitted access.

10. A method as in claim 9, wherein the receiving a request includes receiving a URL address for a site within the computer site.

11. A method as in claim 8, wherein receiving information representative of the user's identity includes receiving a password, a retinal scan, a fingerprint, or a document capable of being decrypted by a public key.

12. A method as in claim 8, wherein receiving information representative of the user's identity includes receiving a digital certificate.

13. An access system for a computer site, comprising

means for verifying a user's identity from a digital certificate supplied by the user,

means, coupled to the means for verifying a users identity, for storing information representative of a plurality of users, said information including an access policy for each user, and

means, coupled to the means for storing information, for restricting access to the user based on the access policy associated with the user in the means for storing information.

14. An access system as in claim 13, wherein the means for storing information includes information representative of a portion of the computer site to which the user is permitted access.

15. An access system as in claim 13, further comprising

means, coupled to said means for verifying a user's identity, for issuing digital certificates to the user.

16. An access system as in claim 13, further comprising

means, coupled to said means for restricting access, for recording the user's actions in the computer site.

17. An access system as in claim 13, further comprising

means, coupled to said means for verifying a user's identity, for storing verified records of transactions performed using the computer site.